

**STIC Database Tracking Number: 292951**

**To: Jamisue Plucinski**  
**Location: KNX 5D85**  
**Art Unit: 3629**  
**Date: 4/22/09**  
**Case Serial Number: 10/697076**

**From: Eileen Patton**  
**Location: EIC3600**  
**KNX 2D08A**  
**Phone: (571) 272-3413**  
**eileen.patton@uspto.gov**

## **Search Notes**

Dear Examiner Plucinski:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, ProQuest, Nexis, EBSCOhost and the internet.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

## **I. Potential References of Interest**

### **A. Dialog**

**File 226:TRADEMARKSCAN(R)-US Fed OG 090414/AP 090410**

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Set	Items	Description
S1	1	FRAUDPOINT

1/19/1

DIALOG(R)File 226: TRADEMARKSCAN(R)-US Fed

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05326660

#### **FRAUDPOINT**

INTL CLASS: 35 (Advertising & Business Services)  
STATUS: Renewed; Registered and Renewed  
USPTO STATUS: Registered and Renewed - June 10, 2008  
GOODS/SERVICES: (INT. CL. 35) BUSINESS INFORMATION SERVICES,  
NAMESLY, PROVIDING DEMOGRAPHIC INFORMATION  
SERIAL NO.: 75-326,660  
FILED: July 18, 1997  
REG. NO.: 2,167,706  
REGISTERED: June 23, 1998  
FIRST USE: October 1, 1994 (Intl Class 35)  
FIRST COMMERCE: October 1, 1994 (Intl Class 35)  
PUBLISHED: March 31, 1998  
AFFIDAVIT SEC.: REGISTERED - SEC. 8 (10-YR) ACCEPTED/SEC. 9  
GRANTED; June 10, 2008  
REGISTERED - SEC. 8 (6-YR) ACCEPTED & SEC. 15 ACK.;  
September 17, 2003  
RENEWED: June 23, 2008  
RENEWED IN OG: July 15, 2008  
ORIGINAL APPLICANT: BUSINESS TRANSACTIONS EXPRESS, INC. (DELAWARE  
Corporation), 1010 WEST ST. GERMAIN STREET, SUITE 300, ST.  
CLOUD, MN (Minnesota), 56301  
OWNER AT PUBLICATION: BUSINESS TRANSACTIONS EXPRESS, INC.  
(DELAWARE Corporation), 1010 WEST ST. GERMAIN STREET, SUITE  
300, ST. CLOUD, MN (Minnesota), 56301  
**ORIGINAL REGISTRANT: BUSINESS TRANSACTIONS EXPRESS, INC.**  
(DELAWARE Corporation), 1010 WEST ST. GERMAIN STREET, SUITE  
300, ST. CLOUD, MN (Minnesota), 56301  
1ST NEW OWNER ENTERED AFTER REGISTRATION: RISKWISE, LLC (DELAWARE  
Limited liability co.); , 1010 W. ST. GERMAIN ST., ST. CLOUD,  
MN (Minnesota), 56301  
2ND NEW OWNER ENTERED AFTER REGISTRATION: LEXISNEXIS PUBLIC  
RECORDS DATA SERVICES INC. (MINNESOTA Corporation), 100 SOUTH  
FIFTH STREET, SUITE 300, MINNEAPOLIS, MN (Minnesota), 55402  
3RD NEW OWNER ENTERED AFTER REGISTRATION: LEXISNEXIS RISK &  
INFORMATION ANALYTICSGROUP, INC. (MINNESOTA Corporation), 100  
SOUTH FIFTH STREET, SUITE 1075, MINNEAPOLIS, MN (Minnesota),  
55402  
FILING CORRESPONDENT: RENEE SIMONTON, PRESIDENT, REED ELSEVIER

INTELLECTUAL PROPERTY, FIFTH FLOOR, 1105 NORTH MARKET STREET,  
WILMINGTON DE 19801  
**Assignee(s): RISKWISE L.L.C.** (DELAWARE Limited liability company)  
, 300 WELSH ROAD, SUITE 200, HORSHAM, PA (PENNSYLVANIA), 19044  
Assignor(s): BUSINESS TRANSACTIONS EXPRESS, INC. (Corporation),  
Date Signed: December 31, 2002  
Reel/Frame: 2681/0851  
Recorded: February 12, 2003  
Correspondent: TARA M. VOLD, 801 PENNSYLVANIA AVENUE, N.W.,  
WASHINGTON, DC 20004-2623  
**Brief: MERGER**  
Assignee(s): LEXISNEXIS PUBLIC RECORDS DATA SERVICES INC.  
(MINNESOTA Corporation), 100 SOUTH FIFTH STREET, SUITE 300,  
MINNEAPOLIS, MN (MINNESOTA), 55402  
Assignor(s): RISKWISE INTERNATIONAL L.L.C. (DELAWARE Limited  
liability company), Date Signed: March 31, 2005  
Reel/Frame: 3075/0515  
Recorded: April 29, 2005  
Correspondent: REED ELSEVIER INTELLECTUAL PROPERTY, 1105 NORTH  
MARKET STREET, SUITE 501, WILMINGTON, DE 19801  
**Brief: MERGER**  
Assignee(s): LEXISNEXIS PUBLIC RECORDS SERVICES INC. (DELAWARE  
Corporation), 100 SOUTH FIFTH STREET, SUITE 300, MINNEAPOLIS,  
MN (MINNESOTA), 55402  
**Assignor(s): RISKWISE LLC (DELAWARE Limited liability company),**  
Date Signed: April 1, 2005  
Reel/Frame: 3170/0873  
Recorded: October 5, 2005  
Correspondent: REED ELSEVIER INTELLECTUAL PROPERTY, 1105 NORTH  
MARKET STREET, SUITE 501, WILMINGTON, DE 19801  
**Brief: CORRECTIVE ASSIGNMENT TO CORRECT THE NAME OF THE  
CONVEYING PARTY SHOULD BE RISKWISE LLC** PREVIOUSLY RECORDED ON  
REEL 003075 FRAME 0515. ASSIGNOR(S) HEREBY CONFIRMS THE MERGER.  
Assignee(s): LEXISNEXIS RISK MANAGEMENT INC. (MINNESOTA  
Corporation), 100 SOUTH FIFTH STREET, SUITE 300, MINNEAPOLIS,  
MN (MINNESOTA), 55402  
Assignor(s): LEXISNEXIS PUBLIC RECORDS DATA SERVICES INC.  
(MINNESOTA Corporation), Date Signed: April 2, 2005  
Reel/Frame: 3780/0307  
Recorded: May 20, 2008  
Correspondent: JACQUELINE GREGORSKI, 1105 N. MARKET STREET,  
SUITE 501, WILMINGTON, DE 19801  
**Brief: CHANGE OF NAME**  
Assignee(s): LEXISNEXIS RISK & INFORMATION ANALYTICS GROUP,  
INC. (MINNESOTA Corporation), 100 SOUTH FIFTH STREET, SUITE  
1075, MINNEAPOLIS, MN (MINNESOTA), 55402  
Assignor(s): LEXISNEXIS RISK MANAGEMENT INC. (MINNESOTA  
Corporation), Date Signed: September 11, 2006  
Reel/Frame: 3780/0314  
Recorded: May 20, 2008  
Correspondent: JACQUELINE GREGORSKI, 1105 N. MARKET STREET,  
SUITE 350, WILMINGTON, DE 19801  
**Brief: CHANGE OF NAME**  
**HISTORY:** June 10, 2008 REGISTERED AND RENEWED (FIRST RENEWAL - 10  
YRS)  
June 10, 2008 REGISTERED - SEC. 8 (10-YR) ACCEPTED/SEC. 9  
GRANTED

June 2, 2008 ASSIGNED TO PARALEGAL  
May 21, 2008 TEAS SECTION 8 & 9 RECEIVED  
May 21, 2008 AUTOMATIC UPDATE OF ASSIGNMENT OF OWNERSHIP  
August 15, 2007 CASE FILE IN TICRS  
September 22, 2004 TEAS CHANGE OF CORRESPONDENCE RECEIVED  
September 17, 2003 REGISTERED - SEC. 8 (6-YR) ACCEPTED &  
SEC. 15 ACK.  
July 22, 2003 REGISTERED - SEC. 8 (6-YR) & SEC. 15 FILED  
July 22, 2003 PAPER RECEIVED  
January 31, 2003 TEAS CHANGE OF CORRESPONDENCE RECEIVED  
**June 23, 1998 REGISTERED-PRINCIPAL REGISTER**  
March 31, 1998 PUBLISHED FOR OPPOSITION  
February 27, 1998 NOTICE OF PUBLICATION  
January 23, 1998 APPROVED FOR PUB - PRINCIPAL REGISTER  
January 15, 1998 EXAMINER'S AMENDMENT MAILED  
January 9, 1998 ASSIGNED TO EXAMINER

## B. Additional Resources Searched

### ProQuest

TEXT(FraudPoint) AND TEXT("Business transactions express" OR "RiskWise" OR "LexisNexis") AND  
PDN(<11/1/2002)

### **MOM AND POP OPERATION FOCUSES ON FRAUD**

Credit Risk Management Report. Potomac: Apr 22, 1996. pg. 1

» [Jump to indexing \(document details\)](#)

#### **Full Text (482 words)**

*Copyright Phillips Business Information Corporation Apr 22, 1996*

Burlington, Vt.-based Security Software Solutions (SSS) sees its size as an advantage in gaining market share in the fraud detection arena. The two-person operation has helped develop two anti-fraud software packages and expects to produce more extensions of these programs in coming months.

"If a client has a particular request, we can immediately do minor changes {to our programs} and we don't have to go through 19 committees and boards," says owner Timothy Rollins.

However, the company's size may prove a hurdle to SSS gaining industry-wide acceptance, say analysts. The small firm appears to lack the resources of its large competitors, such as Chicago-based [Trans Union](#), which offers its Fraud Alert. It also may have a difficult time in servicing a large volume of clients.

The vendor says it hasn't had any problems servicing its numerous customers, which include [American Express](#), Chase Manhattan and Citibank, all of New York, as well as the Federal Bureau of Investigation



"The biggest disadvantage of our size is that we don't have thousands of dollars to throw around on advertising," Rollins said.

Rollins started SSI after several years in law enforcement, along with partner Steve Schoggen, who has a background in software engineering. Products for Safer Credit Decisions The company looks for partnership opportunities with larger, more-recognized organizations to develop or enhance anti-fraud software.

Most recently, it partnered with [Business Transaction Express](#) (BTE) of St. Cloud, Minn., to resell one program it helped develop.

BTE is launching, licensing and copyrighting [FraudPoint](#), a Windows-based system that helps lenders detect "high-risk" addresses, phone numbers, zip codes, Social Security numbers and bankruptcies on loan applications, said Michael Sattler, vice president, BTE.

Comprised of databases and embedded with data matching and linking "logic," [FraudPoint](#) can, for example, identify a prison address or detect a pager phone number.

The program is provided on CD-ROM which must be copied to a hard drive of at least 300 megabytes. Users receive an updated disk every 30 days. BTE and SSS expect to announce user contracts for the program within the next month. FraudPoint includes SSS's first software product, Veris, a Social Security fraud detection program. Introduced in 1989, Veris enables users to verify Social Security numbers immediately to detect whether they were issued to different persons, for example (CRMR, Feb. 14, 1994, p. 5). Security Software Solutions at a Glance P.O. Box 683 Burlington, Vt. 05402 802/660-8933 Contacts: Timothy Rollins, Steve Schoggen, partners; Mike Sattler, vice president, Business Transaction Express, 612/253-7722 (which is jointly marketing FraudPoint). Founded: 1989 Products/Services: Veris, which checks credit applicants' Social Security numbers. FraudPoint, which searches for discrepancies in applications and alerts underwriters to false information. Costs: Fees are transaction-based; depending on the volume used, breakdowns can be as high as 55 cents per transaction to pennies per transaction. Customers:  American Express; Chase Manhattan, Citibank; Federal Bureau of Investigation and  First Data. Area Served: National Revenues: Proprietary Source: CRMR

<http://solutions.lexisnexis.com/forms/FS08FPointFPointGTM198>

## LexisNexis® FraudPoint®

Available with FraudPoint Attributes

Test the latest fraud prevention technology with a FREE Fraud Risk Assessment and Portfolio Analysis

(up to a \$12,500 value)

FraudPoint® uses the latest technology and analytics to stay ahead of sophisticated new fraud patterns. The FraudPoint service helps you predict and prevent many types of fraud more effectively and efficiently.

**Fraud losses are growing—FraudPoint can help.**

**FraudPoint can help you:**

- Receive a 3-digit score based on customer's likelihood to commit fraud and become a loss write-off
- Focus on hidden characteristics associated with fraud
- Streamline your manual review efforts with up-front fraud analytics
- Increase automatic approvals and reduce exception processing
- Isolate true-name and synthetic name fraud and build confidence in your account base

**Fine-tune your fraud prevention decisions with more than 150 FraudPoint® Attributes including:**

- Identity Authentication
- SSN Attributes
- Invalid Identity Attributes
- Evidence of Compromised Identity
- Identity Change Information
- Characteristics of Input Address, Most Recent Address and Previous Address
- Differences Between Input Address and Data
- High Frequency Movers
- Derogatory Public Records

- High-Risk Address and Phone Attributes
- High-Risk IP Address Attributes
- And Many More

<http://risk.lexisnexis.com/pinpoint-high-risk-accounts>

## FraudPoint®

Perpetrators with the intention of committing fraud are more prevalent and employ more sophisticated methods than ever before. Fraud-related legal compliance requirements are stricter than ever before. That means you need a fraud prevention solution that is more comprehensive, more intelligent and more efficient than ever before. Experience our FraudPoint scoring and identity data solution.

[Benefits](#) | [Features](#) | [Literature](#)

FraudPoint is a highly-efficient, new scoring and identity data solution that greatly enhances your ability to predict and prevent fraud—while helping you identify and approve profitable customers.

**Gain a clear line of sight** We continuously gather identity management intelligence from thousands of reliable sources, including directly from public and proprietary data sources. By starting with data that comes straight from the sources and is updated regularly, FraudPoint ensures that the information and scoring you receive is current, accurate and insightful.

**Fraud risk—ranked and scored with precision** By catching inconsistencies in applicant and account information, FraudPoint reveals fraud characteristics not evident in standard verification and validation processes.

**An easy-to-interpret, three-digit score** ranks individuals according to their calculated risk to commit fraud, making the decision process simple. And our sophisticated modeling and analytics can give you confidence to accept or deny customers.

**Increase efficiency—increase profits** Your 3-digit score also comes with six prioritized reason codes that pinpoint high-risk applicants, suggest automatic approvals and streamline exception processing. Not only will you be preventing fraud while identifying legitimate new customers, you'll be doing it quickly. That means your staff can handle larger volumes of work or focus their time and attention on other important business needs.

**Comply with Federal regulations** The FraudPoint solution can help serve as a significant component in your Red Flags Identity Theft Prevention Program.

## Optional Components

FraudPoint includes these powerful tools:

### FraudPoint Attributes—Set your own fraud prevention policy

FraudPoint Attributes leverages more than 150 major risk touch points based on life events and predictive identity data sets. A compiled score and the underlying data allow you to build or customize your own risk policy or acceptance model based on criteria you deem relevant. For example:

- Identity authentication
- SSN attributes
- Invalid identity attributes
- Evidence of compromised identity

- Identity change information
- Past and present address characteristics
- Address differences
- Transient person attributes
- Derogatory public records
- Higher-risk address and phone attributes
- IP Geolocation Attributes

### **Finely tuned insight**

FraudPoint and FraudPoint Attributes can be combined as a complete solution or an enhancement for improving the performance of existing fraud-prevention programs.

- Get knowledge about your customer base, its behavior, and its risk for fraud
- Monitor high-risk activity at a frequency based on your risk policy
- Make smart, informed decisions supported by strong analytics
- Increase approvals of legitimate applicants while avoiding fraudulent ones
- Identify fraud and fraud characteristics much sooner
- Reduce manual-review operational expenses
- Complement your Identity Theft Red Flags Fraud and Compliance Program

### **Accurate risk assessment**

The effectiveness of a predictive score depends on the quality of the underlying data that was used to produce it. FraudPoint scores are generated from a vast collection of public records and non-traditional, proprietary information. This data is then used to assess the likelihood that an individual will potentially commit fraud.

### **Comprehensive data sources**

FraudPoint incorporates a wealth of constantly updated public records, and it is able to evaluate up to 75 million more consumers than traditional credit bureaus. Once the data is gathered from multiple sources, it goes through a sophisticated linking and analytics process that ultimately assigns a score based on fraud potential, or lack thereof.

### **Convenient ordering and delivery options**

FraudPoint scores and attributes can be ordered through machine-to-machine processing or in batch files. Fast, online delivery is coming soon. LexisNexis® Risk & Information Analytics Group can also easily integrate access to FraudPoint and/or FraudPoint Attributes into your current risk assessment software.

Industry-specific results FraudPoint is an identity scoring and management solution that has been tailored to the needs of financial institutions, bank card issuers, telecommunications companies, and other organizations that offer loans or lines of credit and are at risk for fraud.

*Get it now: for more information about FraudPoint, please call (800) 869-0751.*

FraudPoint® and FraudPoint® Attributes are not consumer reporting agency products as such term is defined in the federal Fair Credit Reporting Act, 15 U.S.C. §1681, et seq. ("FCRA"). FraudPoint reports do not constitute consumer reports as such term is defined in the FCRA, and accordingly FraudPoint reports may not be used to determine eligibility for credit or for any other purpose provided for in the FCRA.

### **EBSCOhost:**

**National Fraud Center partners with BTE.Source:Business Credit; Jun98, Vol. 100 Issue 6, p58, 2pDocument Type:ArticleSubject Terms:\*PARTNERSHIPCompany/Entity:NATIONAL Fraud Center Inc. DUNS Number: 059012091**

## **BUSINESS Transactions Express Inc. DUNS Number: 836285189**

**Abstract:**Focuses on the partnership of the National Fraud Center (NTC) and Business Transactions Express (BTE) to combat fraud data base decision solutions. Details on the NFC and BTE; Comments from Gordon O. Meyer, president of BTE.Full Text Word Count:235ISSN:0897-0181Accession Number:696786Persistent link to this record (Permalink): Database: Business Source Complete

The financial strength of a \$3.5 billion conglomerate combined with national leaders in fraud intelligence and database/decision solutions have just formed a partnership that will be an industry leader in the fraud and risk management industry. The partnership of NFC (National Fraud Center) and **BTE (Business Transactions Express)** with backing from **BTE's** financial partner, Stone Investment, Inc., was announced by Norm Willox, Jr., NFC Founder and CEO.

"This partnership creates an international fraud-fighting force to be reckoned with,"said Willox. "By broadening our reach dramatically, we are now in a positioned to bring our clients the most comprehensive risk solution, fraud prevention and interdiction programs worldwide."

NFC, an international fraud prevention firm, has reduced its clients' individual loss ratios up to five percentage points, thus yielding savings of hundreds of millions of dollars. The y have investigated cases of major fraud both nationwide and internationally, working in conjunction with national and international law enforcement agencies.

"Through this alliance we will offer a full range of risk management solutions in an easy-to-use, real-time processing environment," said **BTE** President, Gordon O. Meyer. **BTE** provides fraud and risk assessment solutions to the financial, telecommunications, mail order and retail industries.

Willox hopes the partnership with **BTE** will allow them to arm a broad range of industries with the fraud-fighting tools they need to manage risk with cutting-edge technology.

## **COMPANY NEWS; NEXIS AGREES TO PURCHASE OF RISKWISE INTERNATIONAL.**

Source:New York Times; 6/ 3/2000, p4, 0pDocument Type:Article

**Abstract:**Nexis, known best for its Lexis-Nexis database of legal information, said yesterday that it had agreed to buy the privately held consumer data company RiskWise International L.L.C. for about \$90 million. RiskWise, based in St. Cloud, Minn., sells information gathered from consumer records to help businesses manage customer risk. The purchase is part of Nexis's effort to expand its product line. The Dayton, Ohio company, which is owned by the Dutch-British publisher Reed-Elsevier P.L.C., sells its database services to businesses, government agencies and schools.

## **Google**

**Lightbridge to Support BTE'S InstantID and AirWaves Score; Fraud Sentinel's True Identity Fraud and Risk Assessment Capabilities to be Enhanced**

[http://findarticles.com/p/articles/mi\\_m0EIN/is\\_1999\\_Feb\\_8/ai\\_53720219/](http://findarticles.com/p/articles/mi_m0EIN/is_1999_Feb_8/ai_53720219/)

[Business Wire , Feb 8, 1999](#)



NEW ORLEANS--(BUSINESS WIRE)--Feb. 8, 1999--Lightbridge, Inc. (Nasdaq:LTBG), a leading provider of customer acquisition and retention solutions for the global telecommunications industry, today announced plans to support Business Transactions Express, Inc.'s (BTE) InstantID(SM) and AirWaves(SM) Score. As a result, the true identity fraud and risk assessment capabilities within Fraud Sentinel(R) will be enhanced. Fraud Sentinel is Lightbridge's front-end subscription fraud offering. For more information, stop by booth #5437F at CTIA Wireless '99.

"As competition increases, carriers are more aggressive and are signing on riskier applicants with limited or marginal credit histories. These market changes make risk assessment and fraud prevention even more critical," said Pamela D.A. Reeve, president and chief executive officer at Lightbridge. "By adding InstantID and the AirWaves Score to our arsenal of pre-screening tools, we will allow carriers to choose the right combination of tools to meet their business needs."

InstantID and the AirWaves Score will represent two additional Lightbridge qualification tools from which to screen new applicants. InstantID helps carriers verify ownership of applicant data, such as address, phone and social security numbers, and the AirWaves Score helps carriers identify lower risk consumers who have limited or no credit bureau history.

"Lightbridge's extensive experience with customer acquisition and front-end subscription fraud management is synergistic with BTE's wide range of consumer data and modelling expertise. This relationship will make it easy for carriers to seamlessly access InstantID and AirWaves Score during their acquisition process," commented Gordon O. Meyer, president at BTE.

Expected to be available later this year, BTE's InstantID and AirWaves Score will be added to Fraud Sentinel as additional outsourced service options to the following suite of pre-screening tools:

- Fraud Detect(TM) is a fraud detection tool that analyses data such as an applicant's Social Security Number, date of birth, address, telephone number and driver's license information, and identifies any discrepancies.

- Fraud Detect Model(TM), which builds on barriers created by Fraud Detect, provides automatic scoring of subscribers. It generates a numeric score for every subscriber, arming carriers with information about a prospective customer's propensity to defraud or default on their bill.

- ProFile(R), the most extensive and reliable telecom inter-carrier deadbeat database, is also unique in its FCRA (Fair Credit Reporting Act) compliance. ProFile includes accounts receivable write-offs and service shut-offs data from carriers nationwide that provides on-line pre-screening of potentially fraudulent applicants. The ProFile database currently represents more than \$1 billion of bad debt.

- @Risk(TM) is an intra-carrier database that serves as a repository for suspect information. Carriers can enter data by directly inputting their history of suspect information, or data can be entered via one of Lightbridge's back-end fraud profilers. The power of @Risk is the ability for carriers to screen or match against suspect information discovered from prior fraud investigations during the pre-screening process.

#### About Lightbridge

Lightbridge, Inc. (Nasdaq:LTBG), based in Burlington, Mass., is a leading provider of software-based services that help global telecommunications carriers quickly acquire customers and retain them over time. Lightbridge has leveraged its credit processing expertise into solutions that help carriers quickly and cost-effectively provide bundled services through new channels. Telesto(TM), Lightbridge's network of integrated customer acquisition and retention solutions, provides best-in-class credit, fraud, churn, channel and market performance solutions to such clients as ALLTEL Communications, AT&T Wireless, BellSouth Mobility DCS, Omnipoint Communications and Sprint PCS. It is the only complete, workflow-enhanced system for customer interaction in the converged telecommunications marketplace. Additional information on the Company can be found on the Web at <http://www.lightbridge.com>.

#### About BTE

BTE provides intelligent risk management solutions to the telecommunication, financial, direct marketing, and retail industries. BTE leverages a wide range of consumer data, modelling expertise, and real-time processing power to deliver solutions that help customers grow revenues, reduce losses and control fraud.

Fraud Sentinel and ProFile are registered trademarks and Telesto, Lightbridge, @Risk and the Lightbridge logo are trademarks of Lightbridge, Inc. Fraud Detect and Fraud Detect Model are trademarks of Trans Union. All other trademarks are the properties of their respective owners.